

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: **Eric Cloyd**

Case No.:

23-21518

Judge:

MBK

Debtor(s)

FIRST MODIFIED CHAPTER 13 PLAN AND MOTIONS☐ Original☐ Modified/Notice Required

Date: January 18, 2024

☐ Motions Included☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney

CJB

Initial Debtor:

E C

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$30 monthly for 7 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$1,100 per month for 53 months; for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
- ☐ Refinance of real property:
 Description:
 Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

X NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	Est. \$3,000 upon approval of fees by the Bankruptcy Court. Fees, upon approval, are already calculated in the proposed monthly trustee payments.
DOMESTIC SUPPORT OBLIGATION		-NONE-
U.S. Department of Revenue (IRS)	Taxes	\$6,782.52
New Jersey Division of Taxation	Taxes and certain other debts	\$2,360.96

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Midfirst Bank (a.k.a Midland Mortgage)	870 Lamberton Street, Trenton, NJ 08611	\$1,178.39	0.00	\$1,178.39	\$1,107.64

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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-NONE-							
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
KeyBank	2016 Hyundai Genesis

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims				
NONE				

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases X **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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Part 7: Motions X **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **December 12, 2023.**

Explain below **why** the plan is being modified:

The plan is being modified to: (i) Add the IRS Priority Claim to Part 3A; (ii) updated the payment amount to the NJ Division of Taxation to reflect the POC in Part 3A; and (iii) provide for payment of pre-petition arrears to the mortgagee Midfirst Bank in Part 4B.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: **January 18, 2024**

/s/ Eric Cloyd

Eric Cloyd

Debtor

Date:

Joint Debtor

Date: **January 18, 2024**

/s/ Carrie J. Boyle

Carrie J. Boyle

Attorney for the Debtor(s)

In re:
Eric J Cloyd
Debtor

Case No. 23-21518-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 19, 2024

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	+ Eric J Cloyd, 1018 Prospect Street, Trenton, NJ 08638-4814
520109724	+ Tanesha Cloyd, 870 Lamberton Street, Trenton, NJ 08611-3410
520109372	+ Trenton Sewer Utility, 1502 Lamberton Street, Trenton, NJ 08611-3518
520109373	+ Trenton Tax Collector, 319 E. State Street, Trenton, NJ 08608-1809
520109374	+ Trenton Water Works, 333 Cortland Street, Trenton, NJ 08638-3415

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 19 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520109346	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 21:55:51	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520119004	+ Email/PDF: ebn_ais@aisinfo.com	Jan 19 2024 22:31:01	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520109347	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 21:13:40	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520109348	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2024 21:31:39	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520109349	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 19 2024 22:06:00	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520109350	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 19 2024 21:14:13	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
520109361	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2024 21:14:22	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520109351	+ Email/Text: electronicbkydocs@nelnet.net	Jan 19 2024 21:12:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
520114611	Email/Text: mrdiscen@discover.com	Jan 19 2024 21:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520109352	+ Email/Text: mrdiscen@discover.com	Jan 19 2024 21:09:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520109353	Email/Text: bankruptcycourts@equifax.com	Jan 19 2024 21:11:00	Equifax, Attn: Bankruptcy, P.O Box 740241, Atlanta, GA 30374
520109354	^ MEBN		

District/off: 0312-3

User: admin

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Date Rcvd: Jan 19, 2024

Form ID: pdf901

Total Noticed: 43

		Jan 19 2024 21:03:51	Experian, Attn: Bankruptcy, P.O. Box 4500, Allen, TX 75013-1311
520133527	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jan 19 2024 21:12:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
520109355	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jan 19 2024 21:12:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
520109357	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 19 2024 21:11:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520109358	+ Email/Text: bankruptcy@rubinrothman.com	Jan 19 2024 21:10:00	Keith Jeffrey Golub, Rubin & Rothman, LLC, 1787 Verterans Memorial Hwy., Islandia, NY 11749-1500
520109359	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 19 2024 21:12:00	KeyBank, Attn: Bankruptcy, Key Tower 127 Public Square, Cleveland, OH 44114-1226
520109360	+ Email/Text: EBNBKNOT@ford.com	Jan 19 2024 21:12:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
520109362	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2024 21:12:00	Midland Credit Managment, 320 E. Big Beaver Suite 300, Troy, MI 48083-1271
520109363	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2024 21:12:00	Midland Credit Managment, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
520109364	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 19 2024 22:05:59	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520109365	+ Email/Text: netcreditbnc@enova.com	Jan 19 2024 21:12:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520109367	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2024 21:55:42	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520109356	Email/Text: signed.order@pfwattorneys.com	Jan 19 2024 21:10:00	Ian Zev Winograd, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-9944
520109368	^ MEBN	Jan 19 2024 21:05:54	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
520109366	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 19 2024 21:10:00	New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, Trenton, NJ 08695-0267
520134177	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 19 2024 21:10:00	State of New Jersey, Division of Taxation-Bankruptcy Unit, PO Box 245, Trenton, NJ 08695
520109369	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 21:14:18	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520109370	+ Email/Text: documentfiling@lciinc.com	Jan 19 2024 21:09:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
520109371	^ MEBN	Jan 19 2024 21:04:06	TransUnion, Attn: Bankruptcy, P.O. Box 2000, Chester, PA 19016-2000
520109375	Email/Text: bknotice@upgrade.com	Jan 19 2024 21:09:00	Upgrade, 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
520109376	Email/Text: bankruptcies@uplift.com	Jan 19 2024 21:09:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
520114203	+ Email/Text: electronicbkydocs@nelnet.net	Jan 19 2024 21:12:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
520109378	+ Email/Text: bkelectronicnotices@usaa.com	Jan 19 2024 21:09:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
520109377	+ Email/Text: LCI@upstart.com	Jan 19 2024 21:10:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po

District/off: 0312-3

User: admin

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Date Rcvd: Jan 19, 2024

Form ID: pdf901

Total Noticed: 43

520115909

^ MEBN

Box 1503, San Carlos, CA 94070-7503

Jan 19 2024 21:06:31

Upstart Network, Inc, PO BOX 1931, Burlingame,
CA 94011-1931

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520117600		KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Carrie J. Boyle	on behalf of Debtor Eric J Cloyd cboyle@b-vlaw.com tking@b-vlaw.com;lgrigley@b-vlaw.com;carrie.boyle@comcast.net;jpryor@b-vlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4